

**Grantee: Santa Ana, CA**

**Grant: B-09-LN-CA-0047**

**April 1, 2010 thru June 30, 2010 Performance Report**

**Grant Number:**

B-09-LN-CA-0047

**Grantee Name:**

Santa Ana, CA

**Grant Amount:**

\$10,000,000.00

**Grant Status:**

Active

**QPR Contact:**

Mary Aguilar

**Disasters:****Declaration Number**

NSP

**Plan Description:****Recovery Needs:****Obligation Date:****Award Date:****Contract End Date:**

02/11/2013

**Review by HUD:**

Submitted - Await for Review

**Overall****Total Projected Budget from All Sources****Total CDBG Program Funds Budgeted****Program Funds Drawdown****Obligated CDBG DR Funds****Expended CDBG DR Funds****Match Contributed****Program Income Received****Program Income Drawdown****This Report Period**

N/A

N/A

\$198,813.97

\$198,813.97

\$165,193.02

\$198,250.00

\$0.00

\$0.00

**To Date**

\$10,000,000.00

\$10,000,000.00

\$198,813.97

\$198,813.97

\$170,525.81

\$198,250.00

\$0.00

\$0.00

## Progress Toward Required Numeric Targets

Requirement	Required	To Date
Minimum Overall Benefit Percentage	99.00%	50.00%
Minimum Non-Federal Match	\$0.00	\$198,250.00
Limit on Public Services	\$0.00	\$0.00
Limit on Admin/Planning	\$1,000,000.00	\$16,224.25
Limit on State Admin	\$0.00	\$0.00

## Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	\$1,000,000.00	\$1,000,000.00

## Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$2,500,000.00	\$2,500,000.00

## Overall Progress Narrative:

April 1, 2010 - June 30, 2010

-Single Family Homes: During the quarter, there were 55 single family properties evaluated to determine if they met program goals of which 3 are in escrow for acquisition. The City anticipates closing on these properties in the next quarter. One property that was purchased last quarter is under rehabilitation.

-Downpayment Assistance: During this quarter, 7 applications were mailed to interested households and 1 was received. No loans were made to 120% eligible households this quarter. Staff continues to market the program through the City's website, local real estate agents, neighborhood meetings, email blasts, homebuyer fairs, and faith-based organizations.

-Rental: OHDC and C&C identified and assessed 6 potential properties for this activity.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
01, Eligible Use A: Financing Mechanism for Purchase,	\$154,301.56	\$9,000,000.00	\$154,301.56
02, Admin	\$44,512.41	\$1,000,000.00	\$44,512.41
9999, Restricted Balance	\$0.00	\$0.00	\$0.00

## Activities

**Grantee Activity Number:** NSP2010ADMN

**Activity Title:** Administration

**Activity Category:**

Administration

**Project Number:**

02

**Projected Start Date:**

02/11/2010

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Admin

**Projected End Date:**

02/11/2013

**Responsible Organization:**

City of Santa Ana Community Development Agency

**Overall**

**Apr 1 thru Jun 30, 2010**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$1,000,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$1,000,000.00
<b>Program Funds Drawdown</b>	\$44,512.41	\$44,512.41
<b>Obligated CDBG DR Funds</b>	\$44,512.41	\$44,512.41
<b>Expended CDBG DR Funds</b>	\$10,891.46	\$16,224.25
City of Santa Ana Community Development Agency	\$10,891.46	\$16,224.25
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

The City will perform administrative activities necessary to plan and implement the City's NSP 2 funded programs.

**Location Description:**

The City of Santa Ana

**Activity Progress Narrative:**

The administrative costs through this quarter include program delivery costs for implementation and marketing. Delivery costs include: staff salaries, supplies, foreclosure data, due diligence costs for projects that did not fit the program.

**Performance Measures**

**No Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** NSP2010ARSF

**Activity Title:** Single Family

**Activity Category:**

Acquisition - general

**Project Number:**

01

**Projected Start Date:**

02/11/2010

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Eligible Use A: Financing Mechanism for Purchase,

**Projected End Date:**

02/11/2013

**Responsible Organization:**

City of Santa Ana Community Development Agency

**Overall**

**Apr 1 thru Jun 30, 2010**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$6,100,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$6,100,000.00
<b>Program Funds Drawdown</b>	\$154,301.56	\$154,301.56
<b>Obligated CDBG DR Funds</b>	\$154,301.56	\$154,301.56
<b>Expended CDBG DR Funds</b>	\$154,301.56	\$154,301.56
City of Santa Ana Community Development Agency	\$154,301.56	\$154,301.56
<b>Match Contributed</b>	\$198,250.00	\$198,250.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

This program will facilitate the acquisition and rehabilitation of abandoned or foreclosed owner-occupied residences through intermediaries. Upon completion remodeled homes will be marketed and sold to households with incomes at or below 120 percent of the area median. Homes completed through this program will be in compliance with the California Health and Safety Code and will include energy-efficient features and drought-resistant landscaping. The City will provide silent second loans to homebuyers that will carry 3 percent interest rates, and be due and payable in 45 years, or at such time as the home is sold or ceases to be used as the owner's principal residence. The interest will be forgivable over the 45 years. In accordance with NSP 2 requirements, participants will be required to attend a minimum of eight hours of HUD approved homebuyer counseling. The City anticipates that through this activity it will be able to facilitate the purchase, rehabilitation and resale of at least 60 homes, with an average NSP2 investment of \$60,000 per home.

**Location Description:**

Various locations throughout the City's NSP 2 Priority Area.

**Activity Progress Narrative:**

The City's Intermediary, ANR, has been actively seeking foreclosed properties through the MLS, the City's Code Enforcement Dangerous and Abandoned Building Structures (DABS) list, and NCST. This quarter, ANR assessed 15 properties from the MLS. Of these, ANR put in an offer on 14 properties, which 1 is in escrow for acquisition. The City anticipates closing on this property next quarter. Since HUD announced the definition modifications of the term "abandoned" (April 2, 2010) to include properties where a code inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of notification of the deficiencies, ANR has begun to evaluate properties that were identified by the City's Code Enforcement as "Dangerous and Abandoned Building Structure." This quarter, ANR assessed 5 properties on the DABS list. Through NCST, the City was offered a total of 35 properties this quarter, (15 in April, 8 in May, and 12 in June). Of these, there were 12 single family properties evaluated to determine if they meet program goals of which 2 are in escrow for acquisition. The City anticipates closing on these properties next quarter. The remaining properties were rejected because they were either not in the NSP 2 Priority Area or did not fit the program goals. Currently, there is 1 single family property under rehabilitation. See below for more details:  
-1241 W. Camden Pl - 45% complete; Est. Completion date 8/20/2010

## Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	1	0/0	0/0	1/60
# of Households benefitting	0	1	1	0/0	1/0	1/60

## Activity Locations

Address	City	State	Zip
1241 W. Camden Pl	Santa Ana	NA	92707

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

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<b>Grantee Activity Number:</b>	<b>NSP2010DPAP</b>
<b>Activity Title:</b>	<b>Downpayment Assistance</b>

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Activity Status:**

Under Way

**Project Number:**

01

**Project Title:**

Eligible Use A: Financing Mechanism for Purchase,

**Projected Start Date:**

02/11/2010

**Projected End Date:**

02/11/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Santa Ana Community Development Agency

**Overall**

**Apr 1 thru Jun 30, 2010**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$400,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$400,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Obligated CDBG DR Funds</b>	\$0.00	\$0.00
<b>Expended CDBG DR Funds</b>	\$0.00	\$0.00
City of Santa Ana Community Development Agency	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

The City will make down payment assistance loans available to households at or below 120 percent of area median income. These loans will be deferred for thirty years and have zero interest. They will be due and payable at the end of the thirty years or such time as the home is sold. The maximum loan amount will be 10 percent of the sales price or \$40,000, whichever is lower. Borrowers will be required to prequalify for conventional first mortgage loans, and loan amounts will be restricted to the amount necessary to purchase the home. This program will be managed by City staff who will work directly with interested homebuyers and realtors. In accordance with NSP 2 requirements, participants will be required to attend a minimum of eight hours of HUD approved homebuyer counseling. The City anticipates that through this program it will facilitate the purchase of at least 10 homes.

**Location Description:**

Various locations throughout the City's NSP 2 Priority Area.

**Activity Progress Narrative:**

During this quarter, 7 applications were mailed to interested households and 1 was received. No downpayment assistance loans were made to qualified 120% AMI homebuyers. The program is being marketed through the City's website, local real estate agents, and neighborhood meetings.

One presentation of all the City's NSP programs was made to the Housing and Transportation Committee at the Office of the Aging. Staff anticipates continuing to market the program through community centers, email blasts, homebuyer fairs, faith-based organizations, housing non-profits, stadium marquees, and local community leaders.

**Performance Measures**

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	0	0/0	0/0	0/10
# of Households benefitting	0	0	0	0/0	0/10	0/10

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** NSP2010RNTL

**Activity Title:** Rental Housing

**Activity Category:**

Acquisition - general

**Project Number:**

01

**Projected Start Date:**

02/11/2010

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Eligible Use A: Financing Mechanism for Purchase,

**Projected End Date:**

02/11/2013

**Responsible Organization:**

City of Santa Ana Community Development Agency

**Overall**

**Apr 1 thru Jun 30, 2010**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$2,500,000.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$2,500,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Obligated CDBG DR Funds</b>	\$0.00	\$0.00
<b>Expended CDBG DR Funds</b>	\$0.00	\$0.00
City of Santa Ana Community Development Agency	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

This program will be used to acquire and rehabilitate foreclosed or abandoned properties suitable for rental housing (condominiums, duplex, multifamily). After acquisition and rehabilitation, such housing will be code compliant, energy-efficient and be restricted to very low-income households at rents affordable to such households. The City has budgeted 25 percent of the anticipated NSP grant for this program and will use it to meet its very-low income requirement. Funds will be offered in the form of residual receipts payment loans carrying interest rates ranging from 0 percent to 3 percent depending on anticipated cash flow. The term of the loan will be 55 years, and the City will record trust deeds and covenants to insure affordability for that period of time. The City anticipates that through this activity it will facilitate the purchase and rehabilitation of at least 30 rental units. The City intends to commit \$2.5 million or 25 percent of its requested grant amount to this activity.

**Location Description:**

Various locations throughout the City's NSP 2 Priority Area.

**Activity Progress Narrative:**

The City's Intermediary, Orange Housing Development Corp. (OHDC) and C&C Development (C&C) has been actively identifying and assessing foreclosed properties. They have assessed 6 potential properties during this quarter.

**Performance Measures**

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	0	0/0	0/0	0/30
# of Households benefitting	0	0	0	0/30	0/0	0/30

**Activity Locations**

**No Activity Locations found.**

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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